



## Guaranteed Rate Mortgage Certificate

This is to certify that:

**Mortgage Number:** 2284458

**Name(s):** Suneeta Kaur

has/have qualified for a Guaranteed Rate First Mortgage Loan under the following provisions:

**Mortgage Details:**

**Mortgage Amount:**

\$ 277,473.50

**Term:**

60 Months

**Guaranteed Interest Rate:**

3.890%

**Amortization:**

35 Years

**Monthly Payment:**

\$ 1,205.20 (Principal & Interest)

**Interest Rate Commitment Period:**

The interest rate stated herein is guaranteed until September 04, 2009. If five days prior to closing, our current interest rate is lower than the guaranteed interest rate, upon request, the lower interest rate will prevail.

**Terms and Conditions:**

1. Final approval is subject to meeting First National's lending standards for property eligibility, credit history, employment income and down payment verification.
2. The actual mortgage amount may vary depending upon the value of the property purchased, appraisal report, cost of CMHC insurance, property taxes, condominium fees and heating costs.
3. The monthly payment amount includes principal and interest only and may be adjusted for property taxes.
4. The interest rate is guaranteed only for the term shown. Changes in the term will be at the prevailing interest rate at the time of the request.

**Date:** May 07, 2009

**Authorized Representative:**

"Serving Canadians Across Canada"

A handwritten signature in black ink, appearing to be 'Suneeta Kaur'.

Vancouver

Calgary

Toronto

Montreal

Halifax